Case 2:18-bk-57618 Doc 15 Filed 02/19/19 Entered 02/19/19 13:04:02 Desc Main Document Page 1 of 13

Fill in th	tor 2 use, if filing)											
Debtor 1												
Debtor 2 (Spouse, if filin	ing)											
United Stat	ites Bankruptcy Court for the: <u>Southern</u> District of <u>Ohio</u> (State)											
	ber <u>18-57618</u>											

## Official Form 427

Cover Sheet for Reaffirmation Agreement

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

<ol> <li>Who is the creditor?</li> </ol>	Ally Bank
	Name of the creditor
2. How much is the debt?	On the date that the bankruptcy case is filed \$8,604.37  To be paid under the reaffirmation agreement \$8,506.96  \$162.03 per month for 67 months (if fixed interest rate)
3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed 9.24%  Under the reaffirmation agreement 9.24%  Fixed  Adjustable Rate
Does collateral secure the debt?	☐ No  ✓ Yes. Describe the collateral. 2016 CHEVROLET SONIC VIN: 1G1JC5SH9G4161728  Current market value \$10,275.00
5. Does the creditor assert that the debt is nondischargable? 6. Using Information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargable.  Income and expenses reported on Schedules I and J Income and expenses stated on the reaffirmation agreement in the first state of the first state of the debt and the basis for contending that the debt is nondischargable.  Income and expenses stated on the reaffirmation agreement in the first state of the first stat



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Case Number (if known) 18-57618

7. Are the income amounts V No on the lines 6a and 6e Yes. Explain why they are different and complete line 10. \_ different? 8. Are the expense No amounts on line 6b Yes. Explain why they are different and complete line 10. \_ and 6f different? 9. Is the net monthly No income in line 6h less Yes. A presumption of hardship arises (unless creditor is a credit union). than 0? Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expeses. Complete line 10. 10. Debtor's certification I certify that each explanation on lines 7-9 is true and correct. about lines 7-9 If any answer on line 7-9 is Yes, the debtor must sign here. If all the answers on lines 7-9 Signature of Debtor 1 Signature of Debtor 2 (Spouse Only in a Joint Case) are No, go to line 11. 11. Did an attorney represent the debtor in negotiating Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? the reaffirmation agreement? Part 2: Sign Here Whoever fills out this form I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the must sign here. parties identified on this Cover Sheet for Reaffirmation Agreement. Check one: Debtor or Debtor's Attorney Creditor or Creditor's Attorney

First Name

Middle Name

Last Name

ı	Check one.
i	Presumption of Undue Hardship
ŀ	✓ No Presumption of Undue Hardship
l	See Debtor's Statement in Support of
	Reaffirmation, Part II below, to determine
	which box to check,

# UNITED STATES BANKRUPTCY COURT Southern District of Ohio

In re Michael K Gay.

Debtor(s)

Case No. 18-57618

Chapter 7

### REAFFIRMATION DOCUMENTS

Name of Creditor: Ally Bank

☐ Check this box if Creditor is a Credit Union

#### I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this Reaffirmation Documents packet.

1. Brief description of the original agreement being reaffirmed: Auto - Contract

For example, auto toan

2. AMOUNT REAFFIRMED: \$8,506.96

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before the date you sign this Reaffirmation Agreement.

See the definition of "Amount Reaffirmed" in Part V.C below.

3. The ANNUAL PERCENTAGE RATE applicable to the Amount Reaffirmed is 9.24%.

See definition of "Annual Percentage Rate" in Part V.C below.

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

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Case 2:18- B2400A (For	-bk-57618 Doc 15	Filed 02/19/ Document	19 Entered 02/19/19 13:04:02 Page 5 of 13	Desc Main							
3. If your											
	present monthly inco										
i.	Monthly income from (take-home pay plus a	\$ 2731.69									
ii.	Monthly expenses (in this one)	cluding all reaf	firmed debts except	\$ 2731.69 \$ 2564.6							
iii.	iii. Amount available to pay this reaffirmed debt (subtract ii. from i.)										
iv.	Amount of monthly p	ayment required	d for this reaffirmed debt	\$ 147.02 \$ 142.03							
says "Pres	o pay inis reaffirmed (	debt (line iii.), y rdship." Other	Tine iv.) is greater than the amound you must check the box at the top of wise, you must check the box at the ship."	Canana and di							
b. I be	lieve that this reaffirm endents or on me beca	ation agreemen use:	t will not impose an undue hardshi	p on my							
Che	eck one of the two stat	ements below,	if applicable:								
⊠	income is greater tha	n my monthly e	n the reaffirmed debt because my rexpenses even after I include in my am reaffirming, including this one	Expenses							
	income is less than m	ly monthly expe	n the reaffirmed debt even though it enses after I include in my expense ing, including this one, because:	s the monthly							
	Use an additional pag	ge if needed for	a full explanation.								
4. If my an	swers to BOTH questi		pove were "Yes", check the follow:	ing statement,							

☐ I believe this reaffirmation agreement is in my financial interest and I can afford to make the payments on the reaffirmed debt.

Also, check the box at the top of page one that says "No Presumption of Undue Hardship."

Page
III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES
I (We) hereby certify that:
i. I (We) agree to reaffirm the debt described above.
<ol> <li>Before signing this reaffirmation agreement, I (we) read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;</li> </ol>
<ul><li>iii. The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;</li></ul>
iv. I am (We are) entering into this agreement voluntarily and am (are) fully informed of my (our) rights and responsibilities; and
v. I (We) have received a copy of this completed and signed Reaffirmation Documents packet.
SIGNATURE(S):
Date 2-8 2018 Signature ml J
Date Signature
Joint Debtor, if any
If this is a joint reaffirmation agreement, both debtors must sign.
Reaffirmation Agreement Terms Accepted by Creditor:
Creditor  Ally Bank Print Name Print Name Print Name of Representative  PO Box 130424, Roseville, MN 55113-0004  Address  Lawl Attoria Signature  Date
IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)
To be filed only if the attorney represented the debtor during the course of negotiating this agreement.
I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.
A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.
Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a
Print Name of Debtor's Attorney  Brooke Elliott
Print Name of Debtor's Attorney Brooke Elliott

# V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I) and these additional important disclosures and instructions.

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, detailed in Part B below, are not completed, the reaffirmation agreement is not effective, even though you have signed it.

#### A. DISCLOSURE STATEMENT

- 1. What are your obligations if you reaffirm a debt? A reaffirmed debt remains your personal legal obligation. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the reaffirmation agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
- 2. Are you required to enter into a reaffirmation agreement by any law? No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
- 3. What if your creditor has a security interest or lien? Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
- 4. How soon do you need to enter into and file a reaffirmation agreement? If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this Reaffirmation Documents packet requiring a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required.
- 5. Can you cancel the agreement? You may rescind (cancel) your reaffirmation agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your reaffirmation agreement is filed with the court, whichever occurs later. To rescind (cancel) your reaffirmation agreement, you must notify the creditor that your reaffirmation agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

### 6. When will this reaffirmation agreement be effective?

- a. If you were represented by an attorney during the negotiation of your reaffirmation agreement
  - i. if the creditor is not a Credit Union, your reaffirmation agreement becomes effective upon filing with the court unless the reaffirmation is presumed to be an undue hardship in which case the agreement becomes effective only after the court approves it;
  - ii. if the creditor is a Credit Union, your reaffirmation agreement becomes effective when it is filed with the court.
- b. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, the reaffirmation agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your reaffirmation agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the reaffirmation agreement is in your best interest, the agreement will be approved and will become effective. However, if your reaffirmation agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your reaffirmation agreement.
- 7. What if you have questions about what a creditor can do? If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the reaffirmation agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.

#### B. INSTRUCTIONS

- 1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
- Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
- 3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney section (Part IV above).
- 4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 427).
- 5. If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your reaffirmation agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form B2400B to do this.

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B2400A (Form 2400A) (12/15)

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#### C. DEFINITIONS

- 1. "Amount Reaffirmed" means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The amount of debt includes any unpaid fees and costs arising on or before the date you sign this agreement that you are agreeing to pay. Your credit agreement may obligate you to pay additional amounts that arise after the date you sign this agreement. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this agreement.
- 2 "Annual Percentage Rate" means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
- 3 "Credit Union" means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.

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	ebtor 2 pouse, if filing)	77-17-16 1								
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	ase number: (nown)				2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Check if this is ☐ An amendo ☐ A supplem	ed filing	na postnetitior	ı chanter	
	fficial Form 106I					13 income	as of the	following date	:	
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spo atta	pplying correct information. If you buse, if you are separated and you ach a separate sheet to this form.  Oescribe Employment	rare marrieo and not tili Ir spouse is not filing w	ng jointly, and your.	spouse de infor	is livi matic	ng with you, incl	ude infor	mation about	t your	
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	If you have more than one job,	Employment status	■ Employed	ndra'imi 400-040 ostron ililizati. Viigi	☐ Employed					
	attach a separate page with information about additional	Employment Status	☐ Not employed			□ Not e	mployed			
	employers.	Occupation	Night Auditor				· · · · · · · · · · · · · · · · · · ·			
	Include part-time, seasonal, or self-employed work,	Employer's name	MCR Property Management 4 LLC							
	Occupation may include student or homemaker, if it applies.	Employer's address	1503 LBJ Freew Dallas, TX 75234	ay Suit	te 30(	).			***************************************	
		How long employed to	here? 4 Years							
Pai	Give Details About Mor	thly income				F0	1. des			
Esti spol	mate monthly income as of the da	ate you file this form, If	you have nothing to re	port for	any lir	e, write \$0 in the	space. In	clude your nor	ı-filing	
f yo	u or your non-filing spouse have mo e space, attach a separate sheet to	ore than one employer, co this form,	ombine the information	ı for all e	mploy	ers for that perso	n on the li	ines below. If y	ou need	
					A 22	For Debtor 1		btor 2 or ng spouse		
2.	List monthly gross wages, salar deductions). If not paid monthly, o	y, and commissions (be alculate what the monthly	efore all payroll y wage would be.	2,	\$	3,592.29	\$	N/A		
3.	Estimate and list monthly overti	me pay.		.3.	+\$.	0.00	+\$	N/A		
4,	Calculate gross Income. Add lin	e 2 + line 3.		4.	\$	3,592.29	\$	N/A		

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Del	tor 1	Michael K Gay		Caser	number (if known)			
	Сор	y line:4 here	4.	For S	Debtor 1 3,592.29	For Deb non-filir	tor 2 or ig spouse N/	
5.	List	all payroll deductions:						
	5a, 5b, 5c, 5d, 5e, 5f, 5g,	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues	5a, 5b, 5c, 5d, 5ë, 5f,	\$ \$ \$ \$	694.07 0.00 0.00 0.00 166.53 0.00 0.00	\$ \$ \$ \$ \$	N/. N/. N/. N/. N/.	A A A A
	5h.	Other deductions. Specify:	5h.		.~ / 1 . / 1	+ \$ <sup>-</sup>	N/.	· •
6. 7.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h, sulate total monthly take-home pay. Subtract line 6 from line 4,	6. 7.	\$	860.60 2,731.69	\$	N/A N/A	A
8:		all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total		*	2,101.00	Ÿ		<u> </u>
	8b.	monthly net income. Interest and dividends	8a.	\$	0.00	\$	N/A	
	8c.	Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce	86.	\$	0.00	\$	N//	Δ.
	27	settlement, and property settlement.	8c,	S	0.00	\$	N/A	A.
	8d. 8e.	Unemployment compensation Social Security	8d.	\$	0.00	\$	N//	A
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8e. 8f.	\$ \$	0.00	\$	N/)	Part.
	8g.	Pension or retirement income	-8g.	S	0.00	- \$ - \$	N/A	
	8h.	Other monthly income. Specify:	8h.	+ .\$	0.00	٠ \$	N//	process.
9,	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$.	0.00	\$		/A
10.	Calci Add t	ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	2	,731,69 + \$_	Ň/	A = \$	2,731.69
11,	other	a all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. of include any amounts already included in lines 2-10 or amounts that are not a fig.	deper availal	ole to pa	y expenses liste	ed in <i>Sche</i> o	lule J, 1. +\$	0,00
12.	Add t Write applie	the amount in the last column of line 10 to the amount in line 11. The resi that amount on the Summary of Schedules and Statistical Summary of Certain	ult is fi	ha camb	inad manisher is	come.	2. \$	2,731.69
13.	Do yo	ou expect an increase or decrease within the year after you file this form? No.						ıly income
		Yes. Explain:		v		V.F	···	·
		And the second of the second o						

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Fi	in this information to identify your case:				
De	btor 1 Michael K Gay	4000	Chi	eck if this is:	
4 .	btor 2 pouse, if filing)			An amended filing A supplement show 13 expenses as of	ving postpetition chapter the following date:
Uni	ited States Bankruptcy Court for the: SOUTHERN DISTRICT OF CHIO	i.		MM / DD / YYYY	
Ċa	se number known)	**************************************			
0	fficial Form 106J				
S	chedule J: Your Expenses				12/1
	as complete and accurate as possible. If two married people are ormation. If more space is needed, attach another sheet to this to mber (if known). Answer every question.	e filing together, bot form. On the top of a	h are eq ny addit	ually responsible fo ional pages, write y	
Pai 1.	Describe Your Household Is this a joint case?				
	■ No. Go to line 2.  □ Yes. Does Debtor 2 live in a separate household?				
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses	for Separate Househo	old of Det	otor 2.	
2.	Do you have dependents?	•			
	Do not list Debtor 1 and Debtor 2: Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state the dependents names.				□ No
	aspondente names.				☐ Yes ☐ No
		The state of the s		- ACCASA Parama and a parama parama and a pa	☐ Yes
					□ No
		***************************************	~~····································	v =	☐ Yes ☐ No
٠.					□ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?				A 100
exp	Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless you enses as of a date after the bankruptcy is filed. If this is a supplicitable date.	ou are using this form	n as a su check th	applement in a Chap	oter 13 case to report
				to say action top of	me roitin suid tilt filt file
riie.	ude expenses paid for with non-cash government assistance if value of such assistance and have included it on <i>Schedule I: Yd</i> icial Form 106I.)	you know our Income		Your expe	1Ses
4.	The rental or home ownership expenses for your residence, inc	clude first mortgage			
	payments and any renutor the ground or lot.	-5-5-	4. \$		1,081.93
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses		4b, \$	1979	0.00
	4d. Homeowner's association or condominium dues		4c. \$		200.00
5.	Additional mortgage payments for your residence, such as hom	e equity loans	4d. \$ 5. \$		0.00
	2	- oquity iodilis	J. Ş	***************************************	0.00

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6. Utilities:  Sa. Electricity, heat, natural gas  Sa. Carlos Specify: Intermet  Ga. \$ 25,00  Co. Gab. Oliver. Specify: Intermet  Gab. \$ 80,00  Cell phone  Sa. 137,00  To ord and housekeeping supplies  7. \$ 375,00  Glothing, bundry, and dry cleaning  9. \$ 90,00  Glothing, bundry, and dry cleaning  9. \$ 90,00  Glothing, bundry, and dry cleaning  9. \$ 90,00  10. Personal care products and services  10. \$ 40,00  10. Personal care products and services  11. \$ 50,00  11. Transportation. Include gas, maintenance, bus of train face.  12. Transportation. Include gas, maintenance, bus of train face.  13. \$ 50,00  14. Electricity of the services of train face.  15. In the service care products and refligious donations  16. Transportation. Include gas, maintenance, bus of train face.  17. Transportation. Include gas, maintenance, bus of train face.  18. \$ 150,00  18. Transportation. Include gas, maintenance, bus of train face.  19. Transportation. Include gas, maintenance, part of train face.  19. Transportation. Include gas, maintenance, gas	De	btor-1	Michae	l K G	ay		·	·			ev .e		Case nur	uper-	(if known)			
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6c. Telephone, cell phone, internet, satellite, and cable services 6d. 6d. Sec. \$ 0.000 6d. Other Specify: Internet 6d. \$ 60.000 7. Food and housekeeping supplies 7. \$ 375.00 7. Food and housekeeping supplies 8. \$ 137.00 7. Food and housekeeping supplies 9. \$ 80.00 9. Personal care products and services 10. \$ 9. \$ 80.00 10. Personal care products and services 10. \$ 40.00 11. Medical and dehald expenses 11. \$ 50.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. Transportation, Include gas, maintenance, bus or train fare. 13. Entertainment, clube, recreation, newspapers, magazines, and books 14. \$ 0.00 15. Insurance. 15. Insurance. 15. Life insurance 15. Life insurance 15. Life insurance 15. S 12.74 15. Life insurance 15. Vehicle insurance specify 15. Vehicle insurance specify 15. Vehicle insurance specify 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 17. Installment or lease payments: 17. Large payments for Vehicle 1 17. S 10.00 17. Other, Specify: 17. Installment or lease payments: 17. Corporation of the payments of the payments or Vehicle 1 17. Corporation of the payments of payments of the payments of payments of payments of payments of p		6b.	Water, s	ewer,	garba	ge colle	ection										· · · · · · · · · · · · · · · · · · ·	Contract
60. Other, Specify: Internet		6c.	Telepho	ne, cel	i phor	ie, Inter	rnet, sat	tellite, ar	nd cable	services								
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